

get to know your Core Value Plan



How it works!

Your plan pays providers based on a multiple of the Medicare reimbursement rate¹ for each service you receive. There is no network², so you can go to any provider you want. Here's how it works:

1. Seek Care

You can go to any doctor or hospital²; simply show your Medical ID card to the provider.

If they have any questions, they can call the Customer Service number on the back of your card.

2. Receive Your EOB

You will receive an Explanation of Benefits (EOB) showing your Patient Responsibility. This includes copays, coinsurance, charges for non-covered services, and deductible amounts.

3. Review Your Bill

Your provider will send you a bill for any amounts due to them. This bill should not exceed the Patient Responsibility as shown on your EOB.

4. When to Call

If your bill shows an amount that exceeds the Patient Responsibility on your EOB, call the MAP Team immediately.

888-306-0905

5. The Team Gets to Work

MAP will work with your provider to resolve any inconsistencies on your bill. Afterward, you'll receive a letter explaining the resolution.

The Member Advocacy Program³ (MAP) is here to:

- Answer questions about billing.
- Clarify your EOB.
- Find providers.
- Help you understand your benefits and how to use your plan.

Call at 888-306-0905

¹ Or a derived equivalent of the Medicare reimbursement rate. | ² Pharmacy benefits and transplants still rely on the use of network providers.
³ Non-covered services and certain other charges are not eligible for the program.

The Self-Funded Program through Allstate Benefits provides tools for employers owning small to mid-sized businesses to establish a self-funded health benefit plan for their employees. The benefit plan is established by the employer and is not an insurance product. For employers in the Self-Funded Program, stop-loss insurance is underwritten by: Integon National Insurance Company in CT, NY and VT; Integon Indemnity Corporation in FL; and National Health Insurance Company in WA, CO, and all other states where offered.